

## **ABSTRACT OF THE DISCLOSURE**

A method and apparatus are provided for generating a rate model (115) for use in determining a rate to be applied with respect to an instance of a product or service, system or process. The rate may relate for example to utilisation of a resource, for example to a charging rate to be applied with respect to use of a product or service. The rate model comprises: (i) data (205, 210) defining a rating space having at least one dimension defined by an attribute of the system, process, product or service; (ii) a rating vector definition comprising at least one rate parameter; and (iii) data (225, 230) which defines distinct regions in the rating space over which the defined rating vector is invariant, and which defines the respective invariant rating vector (235) for each distinct region (225, 230). A rate applicable to a particular instance of a product or service instance is determined by identifying a defined region (225, 230) containing the instance and hence the invariant rate parameter values (235) of the applicable invariant rating vector.

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
27 May 2004 (27.05.2004)

PCT

(10) International Publication Number  
**WO 2004/045142 A1**

(51) International Patent Classification<sup>7</sup>: **H04L 12/14**

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(21) International Application Number:  
PCT/GB2003/004958

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(22) International Filing Date:  
12 November 2003 (12.11.2003)

(25) Filing Language: English

(81) Designated States (*national*): CA, US.

(26) Publication Language: English

(84) Designated States (*regional*): European patent (AT, BE,  
BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU,  
IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR).

(30) Priority Data:  
0226488.5 13 November 2002 (13.11.2002) GB

**Published:**

- with international search report
- before the expiration of the time limit for amending the  
claims and to be republished in the event of receipt of  
amendments

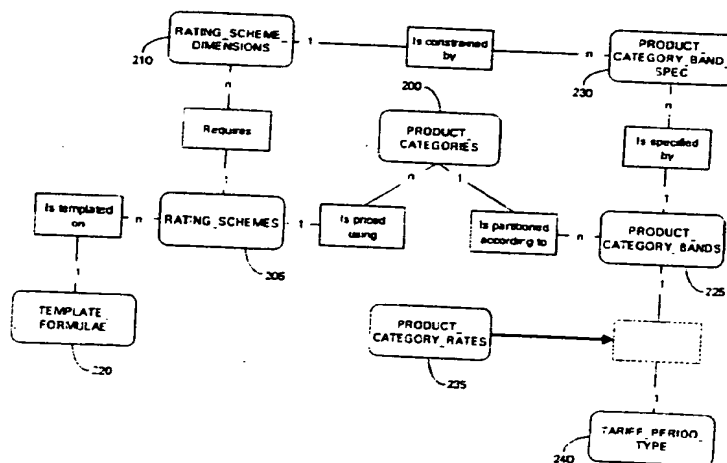
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*For two-letter codes and other abbreviations, refer to the "Guid-  
ance Notes on Codes and Abbreviations" appearing at the begin-  
ning of each regular issue of the PCT Gazette.*

(54) Title: **RATE MODELLING**



(57) Abstract: A method and apparatus are provided for generating a rate model (115) for use in determining a rate to be applied with respect to an instance of a product or service, system or process. The rate may relate for example to utilisation of a resource, for example to a charging rate to be applied with respect to use of a product or service. The rate model comprises: (i) data (205, 210) defining a rating space having at least one dimension defined by an attribute of the system, process, product or service; (ii) a rating vector definition comprising at least one rate parameter; and (iii) data (225, 230) which defines the respective invariant rating vector (235) for each distinct region (225, 230). A rate applicable to a particular instance of a product or service instance is determined by identifying a defined region (225, 230) containing the instance and hence the invariant rate parameter values (235) of the applicable invariant rating vector.